

REMARKS

Claim Objections

"Claim 2, 3 ... are objected to because ... claim 2, for example, recited "first/second ...". In response, applicants have amended all applicable claims removing all usages of "first/second". Accordingly, these amendments are all entered to accommodate the Examiner's language preference, and not for the claims' patentability.

Rejections under 35 sec 112, second paragraph

The Examiner rejected claims 1-29 under 35 USC 112, second paragraph, as being indefinite. Using claim 1 as an example, the Examiner reasoned that "no relationship is recited between the first two operations, and the last two operations. Applicants respectfully disagree. The two sets of operations are 'tied' together by the limitations requiring the billing service to provide the user with second billing data (for registration and subsequent transactions with the second web site) **that are separate and distinct** from the first billing data (provided for the user to register and conduct subsequent transactions with the first web site). Accordingly, the first "registration" and its companion "provision of first billing data for registration" operations, and the second "registration" and its companion "provision of first billing data for registration" operations, by virtue the required independence of the billing data used, are related.

Rejections of claims 1-21 and 25

The Examiner rejected claims 1-21 and 25 under 35 102(e) as being fully anticipated by Demoff. In response, applicants have canceled claim 5, and amended claims 1-3, 7-11, 13-19, 21 and 25 to overcome the Examiner's rejections.

In particular, claim 1 has been amended to clearly require the billing service to provide

a) a first billing data for use to register the user with the first web site, and to conduct subsequent transactions with said first web site, and

b) a second billing data, separate and distinct from the first billing data, for use to register said user with said second web site, and to conduct subsequent transactions with said second web site.

In other words, separate and distinct billing data are used for the first and the second web site, and in each case, the billing data are also used for subsequent transactions with the site.

In contrast, Demoff teaches the issuance of a randomly generated credit transaction number, concurrent with a particular transaction, that is valid only for the requested transaction. See e.g. the abstract.

Accordingly, Demoff does not teaches the employment first “billing data” for transactions with a first website, and second “billing data” (different from first “billing data”) for transactions with a second website.

Therefore, claim 1 is patentable over Demoff.

Claims 2-4, 6-21 and 25 depend on claim 1, incorporating its limitations. Therefore, for at least the same reason, claims 2-4, 6-21 and 25 are patentable over Demoff.

Rejections of claims 26-37 and 43-60

The Examiner rejected claims 26-37 and 43-60 under 35 102(e) as being fully anticipated by Flitcroft. In response, applicants have amended claims 26-37, 43-46, 48, 52-55, and 57-60 to overcome the Examiner’s rejections.

In particular, claim 26 has been amended to clearly require the first and second credit card numbers selected by the electronic device are for conducting multiple transactions with the first and second businesses respectively.

In contrast, Flitcroft teaches the concept of single use or limited use credit card numbers, which are not particularized to businesses.

Accordingly, for at least this reason, claim 26 is not anticipated by, and patentable over Flitcroft.

Claims 30, 43 and 53 have all been similarly amended, containing in substance the same limitations as claim 26. Accordingly, for at least the same reason, claims 30, 43 and 53 are patentable over Flitcroft.

Claims 27-29, 31-37, 44-52, and 54-60 depend on claims 26, 30, 43, and 53 respectively, incorporating their limitations. Therefore, for at least the same reason, claims 27-29, 31-37, 44-52, and 54-60 are patentable over Flitcroft.

Rejections of claims 38-39

The Examiner rejected claims 38-39 under 35 102(b) as being fully anticipated by Franklin. In response, applicants respectfully disagree and traverse the Examiner's rejection.

Claim 38 requires each business to be uniquely associated with different substitute billing data (for which the charges are being tabulated).

In contrast, Franklin teaches the generation of a transaction number for each transaction (see e.g. abstract). Therefore, the tabulations in Franklin are not for "substitute billing data", where each business is associated with a different one.

Thus, claim 38 is not anticipated, and patentable over Franklin.

Claim 39 depends on claim 38, incorporating its limitations. Therefore, for at least the same reason, claim 39 is patentable over Franklin.

Rejections of claims 22-24

The Examiner rejected claims 22-24 under 35 USC 103 as being obvious in view of Demoff in combination with the Examiner's official notice that disputing charges is well known. In response, applicants respectfully disagree and traverse the Examiner's rejection.

Claims 22-24, through intermediate claims, depend on claim 1, incorporating its limitations. Therefore, for at least the same reason claim 1 is patentable over Demoff, claims 22-24 are patentable over Demoff.

The Examiner's official notice does not remedy the earlier described deficiency of claim 1. Thus, claims 22-24 are patentable over Demoff even when combined with the Examiner's official notice.

Conclusion

In view of the foregoing, Applicant respectfully submits that claims 1-4 and 6-60 are in condition for allowance. Early issuance of the Notice of Allowance is respectfully requested.

Please charge any shortages and credit any overages to Deposit Account No. 500393.

Respectfully submitted,
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